



# Dates to Remember

You must submit your retirement application to INPRS no later than 90 days before your retirement date to ensure a smooth transition between your last paycheck and your first benefit payment.

If retiring on:	Apply on:
May 1, 2014	Feb. 1, 2014
June 1, 2014	March 1, 2014
July 1, 2014	April 1, 2014
Aug. 1, 2014	May 1, 2014
Sept. 1, 2014	June 1, 2014
Oct. 1, 2014	July 1, 2014
Nov. 1, 2014	Aug. 1, 2014
Dec. 1, 2014	Sept. 1, 2014
Jan. 1, 2015	Oct. 1, 2014

**INPRS**  
Retirement Services  
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**INPRS**  
INDIANA PUBLIC RETIREMENT SYSTEM



Are your post-retirement plans in order?

**Winter 2014**

**Be prepared for your future**

Read inside for information on our Retirement Benefit Workshops.

Register today to start planning your future.



Preparation  
is essential for  
your retirement  
journey

Winter  
2014

Are you more prepared for retirement than your peers? Less? The same?

Our most recent member survey states 52 percent of members are somewhat confident that they will have enough money to pay for basic expenses in retirement. Only 27 percent were very confident. Forty eight percent were somewhat confident they could cover basic expenses and live comfortably, while only 16 percent were very confident.

You can make the jump to join the “very confident” group by starting with these two things:

**Have a savings plan in place:** 80 percent of members say they are currently saving for retirement. Also, look into ways to maximize these savings. A financial advisor may be able to help you with this.

**Know how much you need to save:** 44 percent of members have calculated how much money they will need to save for a comfortable retirement. If you haven’t, go to <http://www.in.gov/inprs/usethebenefitcalculator.htm> to begin estimating your financial needs in retirement.

Each person’s financial situation and retirement needs are different, but everyone can benefit from saving, planning, and having a goal in mind. Prepare today for a happier tomorrow.

## ATTEND A PERF RETIREMENT BENEFIT WORKSHOP

**A**re you within 18 months of retirement? If so, sign up today

for a PERF retirement benefit workshop to receive:

- Information to help you budget for retirement
- A personalized benefit estimate
- Explanation of retirement options
- Step-by-step instructions for completing a retirement application
- Information about working after retirement

- Answers to your retirement questions

Do you need a little help completing a retirement application? If so, you can attend the last hour of any workshop for a hands-on walkthrough of your application. You can also browse PERF’s step-by-step application guide video at <http://www.youtube.com/INPRS>. Or, you can access the YouTube video by scanning the QR code\* below with your smartphone.



*\*QR code readers are available at iTunes for iPhone users and Google Play for Android users.*

**NOTICE:** Members retiring on or after Oct. 1, 2014, may be impacted by two changes that will influence the amount of retirement benefits. For more information, please visit [www.in.gov/inprs/2817.htm](http://www.in.gov/inprs/2817.htm).

## WOULD YOU LIKE TO ATTEND A RETIREMENT BENEFIT WORKSHOP?

If you answered **yes**, find the location nearest you and visit our Web site at [www.inprs.in.gov](http://www.inprs.in.gov) to obtain the dates we will be in your area.

**Workshop locations are listed below:**

Anderson	Franklin	Madison	Rushville
Batesville	Goshen	Marion	Scottsburg
Bedford	Greencastle	Martinsville	Seymour
Bloomington	Greenfield	Merrillville	Speedway
Brazil	Greensburg	Mishawaka	Spencer
Brownsburg	Hartford City	Monticello	Tell City
Carmel	Indianapolis	Muncie	Terre Haute
Connersville	Jasper	Nashville	Tipton
Corydon	Jeffersonville	New Castle	Valparaiso
Covington	Kendallville	Noblesville	Vincennes
Crawfordsville	Knox	Plainfield	Wabash
Danville	Kokomo	Plymouth	Warsaw
Delphi	Lafayette	Portland	Westville
Evansville	Lebanon	Rensselaer	Winamac
Fort Wayne	Liberty	Richmond	Winchester
Frankfort	Logansport	Rochester	

**Session times:**

1 p.m. - 3:30 p.m.

(unless otherwise noted at [www.inprs.in.gov](http://www.inprs.in.gov))

**Register in one of the following ways:**

- Go online to [www.inprs.in.gov](http://www.inprs.in.gov), click “Retirement Education,” then click “Workshops.” Click “Public Employees’ Retirement Fund registration” to complete the online registration form, or
- By phone, toll-free at (888) 526-1687.